Appl. No. 09981642
Supplemental Amdt. Dated February 27, 2009
Reply to Office Action of August 6, 2008

PATENT
Attorney Docket No.: 027392-000440US

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Canceled)

2.   (Currently Amended) A computerized system for facilitating transactions in ~~goods,~~goods over an electronic communication network, the system comprising:

a processor; and

an electronic storage device,

wherein the processor is configured to:

~~means for allowing~~allow electronic procurement of a purchase order agreement between a seller and a buyer and relating to a transaction in one or more goods, and ~~for~~ electronically store the purchase order agreement;

~~means for receiving and storing~~receive electronic evidence that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

store the electronic evidence to the electronic storage device that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

~~means for~~electronically ~~providing~~provide an opportunity for at least one of the seller and the buyer to obtain, through the system, cargo insurance relating to the one or more goods to insure against risk of loss in connection with shipment of the one or more goods in accordance with the transaction, wherein the cargo insurance provides coverage over a specified period of time and insures against a risk of loss in relation to the one or more goods occurring at any time during shipment of the one or more goods from the seller to the buyer;

~~means for~~ electronically ~~evaluating~~evaluate whether the seller has complied with the seller's obligations as defined by the purchase order agreement,

~~means for~~ electronically ~~providing~~provide a payment instruction if the seller has been evaluated to have complied with the seller's obligations as defined by the purchase order agreement;

~~means for receiving and storing~~receive electronic evidence that the buyer has made one or more payments in connection with fulfilling buyer's obligations as defined by the purchase order agreement;

store the electronic evidence to the electronic storage device that the buyer has made one or more payments in connection with fulfilling buyer's obligations as defined by the purchase order agreement;

~~means for determining;~~determine, based upon one or more shipping terms comprising one or more Inco shipping terms agreed to by the seller and the buyer and electronically stored by the system, which one of the seller and the buyer bears a majority of the risk of loss for at least one of a greater amount of shipping distance and a greater amount of shipping time; ~~and~~

~~means for~~automatically ~~calculating~~calculate a cargo insurance premium required to purchase the cargo insurance based upon information electronically stored in the system and comprising at least one of a location to be shipped from, a location to be shipped to, a means of shipment, and a party responsible for purchasing of the one or more ~~goods.~~goods; and

determine that the cargo insurance, if purchased, must be purchased together by the seller and the buyer through the system such that the seller agrees to pay a first percentage of the premium required to obtain the cargo insurance and the buyer agrees to pay a second percentage of the premium.

3-9.   (Canceled)

10.   (Currently Amended) The system of claim 2, ~~further comprising means for determining~~the processor further configured to determine that an obligation to pay the insurance premium must be shared between the seller and the buyer such that each of the seller and the buyer are obligated to pay a specified percentage determined by the system.

11.   (Canceled)

12.   (Currently Amended) The system of ~~claim 11, further comprising means for determining~~claim 2, the processor further configured to determine the first percentage and the second percentage, wherein the first percentage and the second percentage are determined to correspond with a ratio of the seller's risk of loss in relation to the one or more goods occurring during shipping and the buyer's risk of loss in relation to the one or more goods occurring during shipping.

13.   (Original) The system of claim 12, wherein the ratio is determined based upon one or more shipping terms agreed to by the seller and the buyer and electronically stored by the system.

14-19. (Canceled)

20.   (Original) The system of claim 2, wherein the cargo insurance insures against risk in connection with at least one of noninsurance of the one or more goods, underinsurance of the one or more goods, and partial insurance of the one or more goods.

21.   (Canceled)

22.   (Original) The system of claim 2, wherein the cargo insurance insures against risk of loss in connection with damage to the goods.

23.   (Original) The system of claim 2, wherein the cargo insurance insures against risk of at least one of loss of the goods and loss resulting from damage to the goods, and wherein the cargo insurance covers risk existing during transit of the goods, the transit not necessarily being limited to movement of the goods from a location of the seller to a location of the buyer.

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24.   (Previously Presented) The system of claim 2, wherein the cargo insurance is purchased by one of the seller and the buyer through the system, and wherein the cargo insurance is for the benefit of both the seller and the buyer.

25-38. (Canceled)

39.   (Currently Amended) A computer-implemented method for facilitating transactions in ~~goods~~,goods over an electronic communication network, comprising:

allowing electronic procurement of a purchase order agreement between a seller and a buyer and relating to a transaction in one or more ~~goods, and for~~goods;

electronically storing the purchase order agreement;

receiving ~~and storing~~ electronic evidence over the electronic communication network that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

storing the electronic evidence that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

electronically providing an opportunity for at least one of the seller and the buyer to obtain, through the system, cargo insurance relating to the one or more goods to insure against risk of loss in connection with shipment of the one or more goods in accordance with the transaction, wherein the cargo insurance provides coverage over a specified period of time and insures against a risk of loss in relation to the one or more goods occurring at any time during shipment of the one or more goods from the seller to the buyer;

electronically evaluating whether the seller has complied with the seller's obligations as defined by the purchase order agreement;

electronically providing a payment instruction if the seller has been evaluated to have complied with the seller's obligations as defined by the purchase order agreement;

receiving ~~and storing~~ electronic evidence that the buyer has made one or more payments in connection with fulfilling buyer's obligations as defined by the purchase order agreement;

storing the electronic evidence that the buyer has made one or more payments in connection with fulfilling buyer's obligations as defined by the purchase order agreement;

determining, based upon one or more shipping terms comprising one or more Inco shipping terms agreed to by the seller and the buyer and electronically stored by the system, which one of the seller and the buyer bears a majority of the risk of loss for at least one of a greater amount of shipping distance and a greater amount of shipping time; ~~and~~

automatically calculating by a computer processor a cargo insurance premium required to purchase the cargo insurance based upon information electronically stored in the system and comprising at least one of a location to be shipped from, a location to be shipped to, a means of shipment, and a party responsible for purchasing of the one or more ~~goods.~~goods; and

determining that the cargo insurance, if purchased, must be purchased together by the seller and the buyer through the system such that the seller agrees to pay a first percentage of the premium required to obtain the cargo insurance and the buyer agrees to pay a second percentage of the premium.

40.   (Previously Presented) The method of claim 39, further comprising determining that an obligation to pay the insurance premium must be shared between the seller and the buyer such that each of the seller and the buyer are obligated to pay a specified percentage determined by the system.

41.   (Canceled)

42.   (Previously Presented) The method of claim 39, further comprising determining the first percentage and the second percentage, wherein the first percentage and the second percentage are determined to correspond with a ratio of the seller's risk of loss in relation to the one or more goods occurring during shipping and the buyer's risk of loss in relation to the one or more goods occurring during shipping.

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43.   (Previously Presented) The method of claim 42, wherein the ratio is determined based upon one or more shipping terms agreed to by the seller and the buyer and electronically stored by the system.

44.   (Previously Presented) The method of claim 39, wherein the cargo insurance is purchased by one of the seller and the buyer through the system, and wherein the cargo insurance is for the benefit of both the seller and the buyer.